

Information to identify the case:

Debtor 1	Deborah Feeser	Social Security number or ITIN	xxx-xx-9991
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-21992-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Deborah Feeser

10/11/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Deborah Feeser
 Debtor

Case No. 17-21992-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 21

Date Rcvd: Oct 11, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2017.

db +Deborah Feeser, 432 Rasberry Drive, Monroeville, PA 15146-1328
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14420917 +Berkheimer & Associates, 50 N. 7th Street, Bangor, PA 18013-1798
 14420919 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
 Pittsburgh, PA 15219-6101
 14420920 Duquesne Light, C/O Peter Ashcroft, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 14420921 +Gateway School District, c/o Ira Weiss, 445 Fort Pitt Blvd., Pittsburgh, PA 15219-1318
 14420922 +Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
 14420923 +HomeEq Servicing, 701 Corporate Center Drive, Suite 4745, Raleigh, NC 27607-5084
 14420925 +Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
 14420926 +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
 14638220 +Mabt - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
 14420927 +Munic. Of Monroeville, c/o Berkheimer Associates, 50 N. 7th Street, Bangor, PA 18013-1731
 14420929 +Peoples Natural Gas Co., 375 North Shore Dr., Suite 600, Pittsburgh, PA 15212-5866
 14420930 +Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386
 14420932 +Washington Mutual Finance, 1738 Greensburg Pike, North Versailles, PA 15137-1667

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM Oct 12 2017 01:38:00 Natalie Lutz Cardello, 107 Huron Drive,
 Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 12 2017 01:44:02 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 14420918 EDI: CAPITALONE.COM Oct 12 2017 01:38:00 CAPITAL ONE BANK, 15000 CAPITAL ONE DR,
 Richmond, VA 23238
 14420924 EDI: JEFFERSONCAP.COM Oct 12 2017 01:38:00 Jefferson Capital Systems, LLC, PO BOX 7999,
 Saint Cloud, MN 56302
 14638220 +EDI: PHINGENESIS Oct 12 2017 01:38:00 Mabt - Genesis Retail, Po Box 4499,
 Beaverton, OR 97076-4499
 14420928 +Fax: 407-737-5634 Oct 12 2017 02:43:23 OCWEN LOAN SERVICING, 1661 WORTHINGTON RD STE 100,
 West Palm Beach, FL 33409-6493
 14638226 +EDI: VERIZONEAST.COM Oct 12 2017 01:38:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Gateway School District c/o Weiss Burkardt Kramer,, 445 Fort Pitt Blvd., Suite 503,
 Pittsburgh
 cr The Bank of New York Mellon Trust Company, Nationa
 14638210* +Berkheimer & Associates, 50 N. 7th Street, Bangor, PA 18013-1798
 14638211* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: CAPITAL ONE BANK, 15000 CAPITAL ONE DR, Richmond, VA 23238)
 14420931* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: TSYS Debt Management, PO Box 5155, Norcross, GA 30091)
 14638225* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: TSYS Debt Management, PO Box 5155, Norcross, GA 30091)
 14638212* +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street 14th Floor,
 Pittsburgh, PA 15219-6101
 14638213* Duquesne Light, C/O Peter Ashcroft, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 14638214* +Gateway School District, c/o Ira Weiss, 445 Fort Pitt Blvd., Pittsburgh, PA 15219-1318
 14638215* +Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
 14638216* +HomeEq Servicing, 701 Corporate Center Drive, Suite 4745, Raleigh, NC 27607-5084
 14638217* ++JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
 (address filed with court: Jefferson Capital Systems, LLC, PO BOX 7999,
 Saint Cloud, MN 56302)
 14638218* +Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
 14638219* +Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
 14638221* +Munic. Of Monroeville, c/o Berkheimer Associates, 50 N. 7th Street, Bangor, PA 18013-1731
 14638222* +OCWEN LOAN SERVICING, 1661 WORTHINGTON RD STE 100, West Palm Beach, FL 33409-6493
 14638223* +Peoples Natural Gas Co., 375 North Shore Dr., Suite 600, Pittsburgh, PA 15212-5866
 14638224* +Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Littleton, CO 80129-2386
 14638227* +Washington Mutual Finance, 1738 Greensburg Pike, North Versailles, PA 15137-1667

TOTALS: 3, * 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 21

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Mortgage Products, In bkgroup@kmlawgroup.com
Laura M. McCurdy on behalf of Creditor Gateway School District c/o Weiss Burkardt Kramer, LLC. lmccurdy@wbklegal.com
Lawrence W. Willis on behalf of Debtor Deborah Feeser help@urfreshstrt.com, urfreshstrt@gmail.com
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com, srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 7